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ATTN: BOX ISSUE FEE  
PATENT

Attorney Docket No. 6556.0003-01

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:

33

John Polk

Notice of Allowance Dated:  
August 26, 1999

Batch No.: A54

Serial No.: 09/003,941

Filed: January 7, 1998

Group Art Unit: 2761

For: METHOD AND APPARATUS  
FOR PAYMENT PROCESSING  
USING DEBIT-BASED  
ELECTRONIC FUNDS TRANSFER  
AND DISBURSEMENT  
PROCESSING USING ADDENDUM-  
BASED ELECTRONIC DATA  
INTERCHANGE

Examiner: E. Cosimano

Assistant Commissioner for Patents  
Washington, D.C. 20231

Sir:

**SUBMISSION OF FORMAL DRAWINGS**

Subject to the approval of the Examiner, please replace the informal drawings with the 22 sheets of formal drawings filed herewith (Figures 1-21). If the formal drawings for any reason are not in full compliance with the pertinent statutes and regulations, please so advise the undersigned.

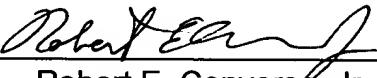
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Atty Docket No. 6556.0003-01

If any fees are necessary for the submission of these formal drawings, please  
charge our Deposit Account No. 06-0916.

Respectfully submitted,

FINNEGAN, HENDERSON, FARABOW,  
GARRETT & DUNNER, L.L.P.

Dated: October 4, 1999

By:   
Robert E. Converse, Jr.  
Reg. No. 27,432